**PATENT** 

ATTORNEY DOCKET NO.: 051364-5001-01-US

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JUL 1 3 2000

In re Application of:

Kirk WATKINS

Serial No.: 09/497,142

Filed: February 3, 2000

For: A SYSTEM AND METHOD FOR USING A PAYROLL DEDUCTION CARD AS A **PAYMENT INSTRUMENT** 

Examiner: Unassigned Group 2700

**Assistant Commissioner for Patents** Washington, D.C. 20231

Sir:

## **INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO-1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper.

A copy of the listed documents are attached. Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration by making an appropriate notation on the attached form.

1-WA/1440121.1

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This submission does not represent that a search has been made or that no better art exists

and does not constitute an admission that the listed documents are material or constitute "prior

art." If it should be determined that the listed documents do not constitute "prior art" under

United States law, Applicant reserves the right to present to the office the relevant facts and law

regarding the appropriate status of these documents.

Applicant further reserves the right to take appropriate action to establish the patentability

of the disclosed invention over the listed documents, should the documents be applied against the

claims of the present application.

Except for issue fees payable under 37 C.F.R. § 1.18, the Commissioner is hereby

authorized by this paper to charge any additional fees during the entire pendency of this

application including fees due under 37 C.F.R. §§ 1.16 and 1.17 which may be required,

including any required extension of time fees, or credit any overpayment to Deposit Account

No. 50-0310.

Respectfully submitted,

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Dated: July 13, 2000

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